

Information to identify the case:		
Debtor 1:	Gertrude Sefranek	Social Security number or ITIN: xxx-xx-9616
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 10/4/24
Case number:	24-19855-CMG	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gertrude Sefranek	
2. All other names used in the last 8 years		
3. Address	7 Helen Avenue Freehold, NJ 07728	
4. Debtor's attorney Name and address	Marc C Capone Gillman Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-528-1166 Email: <a href="mailto:ecf@gillmancapone.com">ecf@gillmancapone.com</a>
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/5/24

**For more information, see page 2**



In re:  
Gertrude Sefranek  
Debtor

Case No. 24-19855-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 07, 2024

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

Recip ID	Recipient Name and Address
db	+ Gertrude Sefranek, 7 Helen Avenue, Freehold, NJ 07728-2607
520413851	+ ABBA Medical, PO Box 275, Keasbey, NJ 08832-0275
520413861	+ GS Solar II, LLC, PO Box 8011, Dublin, OH 43016-2011
520413860	+ Gratoit County Treasurer, 214 E. Center Street, Ithaca, MI 48847-1446
520413866	+ Oceanside Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404
520413868	+ Rainbow Lakes Maintenance Corp., 4353 Rainbow Lake Road, Perrinton, MI 48871-9762

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@gillmanapone.com	Oct 07 2024 20:40:00	Marc C Capone, Gillman Capone, LLC, 770 Amboy Avenue, Edison, NJ 08837
tr	Email/Text: bnc@russotrustee.com	Oct 07 2024 20:41:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2024 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 07 2024 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520413852	+ Email/Text: customer.service@atlantichhealth.org	Oct 07 2024 20:41:00	Atlantic Health System, PO Box 21385, New York, NY 10087-1385
520413853	Email/Text: EBN@brockandscott.com	Oct 07 2024 20:40:00	Brock & Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054
520413854	Email/Text: BKBCNMAIL@carringtonms.com	Oct 07 2024 20:40:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road , Stes 110 & 20, Anaheim, CA 92806
520413855	+ Email/Text: aalegalforwarding@wakeassoc.com	Oct 07 2024 20:40:00	Choice Recovery, Attn: Bankruptcy, 1105 Schrock Rd , Ste 700, Columbus, OH 43229-1168
520413856	+ EDI: DISCOVER	Oct 08 2024 00:26:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520413857	Email/Text: bankruptcycourts@equifax.com	Oct 07 2024 20:41:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520413858	^ MEBN	Oct 07 2024 20:35:29	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520413859	+ EDI: AMINFOFP.COM	Oct 08 2024 00:26:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520413862	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Oct 07 2024 20:40:00	IGS Solar LLC, c/o Wakefield & Associates LLC, PO Box 51272, Knoxville, TN 37950-1272
520413864	^ MEBN		

District/off: 0312-3

User: admin

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520413865	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2024 20:37:09	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520413867	EDI: PRA.COM	Oct 07 2024 20:54:06	LVNV Funding, LLC, c/o Resurgent Capital Services, LP, 55 Beattie PL Suite 110, Greenville, SC 29601-5115
520413869	+ Email/Text: DeftBkr@santander.us	Oct 08 2024 00:26:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520413870	^ MEBN	Oct 07 2024 20:41:00	Santander Bank, 450 Penn Street Mail Stop 10-421-CPW, Reading, PA 19602-1011
520413871	+ EDI: AIS.COM	Oct 07 2024 20:34:30	TransUnion, Po Box 2000, Chester, PA 19016-2000
		Oct 08 2024 00:26:00	Verizon, American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520413863		Jefferson Capital Systems, LLC, PO Box 7999

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters